

**FILED**  
UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

JUL 09 2004

KENNETH S. GARDNER, CLERK  
PS REP., SJ

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

IN RE:

THOMAS D. HEDBERG  
BEATRICE HEDBERG

Debtor(s).

CASE NO. 04-15075

**REAFFIRMATION AGREEMENT**

The undersigned, THOMAS & BEATRICE HEDBERG, ("Debtors") and DUPAGE CREDIT UNION ("Creditor") enter into the Reaffirmation Agreement as follows:

1. The undersigned Debtors hereby reaffirm the obligation owned to the Creditor in the principal amount of \$2,475.31 together with interest dated May 16, 2003 ("Loan Agreement"), all in accordance with the terms of the Loan Agreement.

The Debtors shall make the regular monthly payments on the Loan Agreement 7601716-65 in the amount of \$55.50 beginning with the May 31, 2004 payment.

2. This Agreement is made before the granting of a discharge under 11 U.S.C. 727.
3. The Debtors have been advised and understand that THIS AGREEMENT MAY BE RESCINDED AT ANY TIME PRIOR TO THE DISCHARGE OR WITHIN 60 DAYS AFTER IT IS FILED WITH THE COURT, WHICHEVER OCCURS LATER, BY GIVING NOTICE OF RECISSION TO THE CREDITOR.
4. The Debtors have been advised and understand that THIS AGREEMENT IS NOT REQUIRED UNDER TITLE 11, UNITED STATES CODE; UNDER NON BANKRUPTCY LAW; OR UNDER ANY AGREEMENT NOT MADE IN ACCORDANCE WITH THE PROVISIONS OF 11 U.S.C. 524 (c).
5. The Debtors' attorney has fully advised the Debtors of the legal effect and consequences of this Reaffirmation Agreement and the legal effect and consequences of any default under this Reaffirmation Agreement.

DATED: July 6, 2004

DEBTOR: [Signature]

DATED: July 6, 04

DEBTOR: [Signature]

CREDITOR'S AUTHORIZED REPRESENTATIVE: [Signature]

**DECLARATION OF ATTORNEY**

I, an attorney at law, declare under penalty of perjury that I represented the Debtor(s) during the course of negotiating the above Reaffirmation Agreement, that to the best of my knowledge, information and belief, the Reaffirmation Agreement represents a fully informed and voluntary agreement by the Debtor(s) and it does not impose an undue hardship on the Debtor(s) or a dependent of the Debtor(s); and that I fully advised the Debtor(s) of the legal effect and consequences of any default under the Reaffirmation Agreement.

ATTORNEY FOR DEBTOR (S): [Signature]

ATTORNEY NUMBER: 3124376